

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>Lyod S. Miles</u>             | Social Security number or ITIN | xxx-xx-4206 |
|   | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2  |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number:  | 19-21944-JKS                     |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Lyod S. Miles

12/12/24

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Lyod S. Miles  
Debtor

Case No. 19-21944-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Dec 12, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).   |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2024:**

| Recip ID  | Recipient Name and Address   |
|-----------|--|
| db        | + Lyod S. Miles, 83 West Hudson Avenue, Englewood, NJ 07631-1718   |
| 518303261 | Comenity Capital Bank - Bankruptcy Dept, Attn: Bankruptcy Department, PO Box 1832120, Columbus, OH 43218 |
| 518303262 | Dell Financial Services, DFS Credit Dispute, P.O. Box 81607, Carol Stream, IL 60197-7000                 |
| 518303270 | Nissan-Infiniti LT, P.O. Box 660366, Irving, TX 75063  |
| 518303271 | + Powers Kirn, LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128                              |
| 518303276 | Wells Fargo Bank, MAC8235-040, 210 Wildwood Parkway, West Des Moines, IA 50266                           |

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                 | Date/Time            | Recipient Name and Address   |
|-----------|--|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov        | Dec 12 2024 21:13:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Dec 12 2024 21:13:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr        | + EDI: PHINAMERI.COM                       | Dec 13 2024 01:41:00 | AmeriCredit Financial Services, Inc. dba GM Financ, 4000 Embarcadero Drive, Arlington, TX 76014-4101                                 |
| cr        | ^ MEBN                                     | Dec 12 2024 20:58:33 | Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021  |
| 518318333 | EDI: PHINAMERI.COM                         | Dec 13 2024 01:41:00 | AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096  |
| 518352217 | Email/Text: notices@bkservicing.com        | Dec 12 2024 21:12:00 | Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011  |
| 518303260 | + EDI: CAPITALONE.COM                      | Dec 13 2024 01:41:00 | Capital One, PO Box 30281, Salt Lake City, UT 84130-0281   |
| 518332021 | + EDI: AIS.COM                             | Dec 13 2024 01:41:00 | Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  |
| 518303263 | EDI: DISCOVER                              | Dec 13 2024 01:41:00 | Discover Card, PO Box 15316, Wilmington, DE 19850  |
| 518303264 | EDI: CITICORP                              | Dec 13 2024 01:41:00 | DSNB Bloomingdales, P.O. BOx 8218, Mason, OH 45040   |
| 518312750 | EDI: DISCOVER                              | Dec 13 2024 01:41:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025   |
| 518303265 | + EDI: PHINAMERI.COM                       | Dec 13 2024 01:41:00 | GM Financial, PO Box 78143, Phoenix, AZ 85062-8143   |

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|           |   |                      |   |
|-----------|---|----------------------|---|
| 518303267 | + Email/PDF: resurgentbknofications@resurgent.com | Dec 12 2024 21:17:21 | LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10497, Greenville, SC 29603-0497   |
| 518322334 | Email/PDF: resurgentbknofications@resurgent.com   | Dec 12 2024 21:17:31 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  |
| 518303266 | + EDI: LENDNGCLUB                                 | Dec 13 2024 01:41:00 | Lending Club Corporation, 71 Stevenson Stree Suite 300, San Francisco, CA 94105-2985  |
| 518303268 | + EDI: MERCEDES                                   | Dec 13 2024 01:41:00 | MB Financial Services, PO Box 961, Roanoke, TX 76262-0961   |
| 518418304 | + Email/Text: nsm_bk_notices@mrcooper.com         | Dec 12 2024 21:11:00 | MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004                                   |
| 518303269 | + Email/Text: USBankruptcyCourtntices@njhmfa.gov  | Dec 12 2024 21:12:00 | New Jersey Housing and Mortgage Finance, 637 S. Clinton Avenue, Trenton, NJ 08611-1811  |
| 518303272 | ^ MEBN  | Dec 12 2024 20:57:03 | Prosper Market Place, 221 Main Street, Suite 300, San Francisco, CA 94105-1909  |
| 518366913 | EDI: Q3G.COM                                      | Dec 13 2024 01:41:00 | Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788                                      |
| 518303273 | + Email/Text: nsm_bk_notices@mrcooper.com         | Dec 12 2024 21:11:00 | Rushmore Loan Management, 15480 Laguna Canyon Road, Irvine, CA 92618-2132   |
| 518303274 | + EDI: SYNC                                       | Dec 13 2024 01:41:00 | SYNB/PC Richard, PO Box 965036, Orlando, FL 32896-5036  |
| 518304184 | ^ MEBN  | Dec 12 2024 20:58:32 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| 518372726 | + Email/Text: bncmail@w-legal.com                 | Dec 12 2024 21:13:00 | TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132                                  |
| 518303275 | + EDI: WTRRN BANK.COM                             | Dec 13 2024 01:41:00 | TD Bank USA/Target Credit, NCD 0450, P.O. Box 1470, Minneapolis, MN 55440-1470  |
| 518401409 | + EDI: AIS.COM                                    | Dec 13 2024 01:41:00 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901   |
| 518303277 | + EDI: WFFC2                                      | Dec 13 2024 01:41:00 | Wells Fargo Bank, P.O. Box 14517, Des Moines, IA 50306-3517   |
| 518386043 | EDI: WFFC2  | Dec 13 2024 01:41:00 | Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438  |
| 519024883 | + Email/Text: bkteam@selenefinance.com            | Dec 12 2024 21:12:00 | Wilmington Savings Fund Society, FSB, et. al., C/O Selene Finance LP, PO BOX 71243, Philadelphia, PA 19176-6243                     |
| 519024884 | + Email/Text: bkteam@selenefinance.com            | Dec 12 2024 21:12:00 | Wilmington Savings Fund Society, FSB, et. al., SELENE FINANCE, LP, Attn: BK Dept, 3501 Olympus Blvd, Ste 500, Dallas, TX 75019-6295 |

TOTAL: 30

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address  |
|-----------|---------------|---|
| 518377812 | *P++          | AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

District/off: 0312-2

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## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 14, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2024 at the address(es) listed below:**

| Name                     | Email Address  |
|--------------------------|--|
| Denise E. Carlon         | on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Denise E. Carlon         | on behalf of Creditor MTGLQ Investors L.P. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  |
| Harold N. Kaplan         | on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust hkaplan@rasnj.com, kimwilson@raslg.com         |
| John R. Morton, Jr.      | on behalf of Creditor AmeriCredit Financial Services Inc. dba GM Financial ecfmail@mortoncraig.com, mortoncraige@cf@gmail.com  |
| Kenneth Borger, Jr       | on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust kborger@raslg.com                              |
| Kevin Gordon McDonald    | on behalf of Creditor MTGLQ Investors L.P. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  |
| Marie-Ann Greenberg      | magecf@magtrustee.com  |
| Marie-Ann Greenberg      | on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com   |
| Michael G. Boyd          | on behalf of Debtor Lyod S. Miles michaelboydlaw@gmail.com desireevjanica@gmail.com  |
| Shauna M Deluca          | on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust sdeluca@hasbanilight.com, hllawpc@gmail.com    |
| Sindi Mncina             | on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust smncina@raslg.com                              |
| U.S. Trustee             | USTPRegion03.NE.ECF@usdoj.gov  |
| William M.E. Powers, III | on behalf of Creditor MTGLQ Investors L.P. ecf@powerskirm.com  |

TOTAL: 13